

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION

In re:

April J. Williams

S.S. No.: xxx-xx-2561

Mailing Address: 114 Nichols Avenue, Roxboro, NC 27573-

Case No. 09-81893

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on October 26, 2009.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: November 10, 2009

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtor
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

**CH. 13 PLAN - DEBTS SHEET
(MIDDLE DISTRICT - DESARDI VERSION)**

Date: **10/1/09**

Lastname-SS#: **Williams-2561**

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Retain	Creditor Name	Sch D #	Description of Collateral	Creditor Name	Description of Collateral
	CitiFinancial	1	2006 Dodge Stratus		

ARREARAGE CLAIMS

REJECTED EXECUTORY CONTRACTS/LEASES

Retain	Creditor Name	Sch D #	Arrearage Amount	(See †)	Creditor Name	Description of Collateral
				**		
				**		
				**		
				**		
				**		
	1st DOT-Wells Fargo	4	\$1,961	**		
				**		
				**		
				**		

LTD - DOL ON PRINCIPAL, RESIDENCE & OTHER LONG TERM DEBTS

Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	1st DOT-Wells Fargo	4	\$647	N/A	n/a	\$647.00	Residence
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		

STD - SECURED DEBTS @ FMV

Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Non-910-HSBC	2	\$10,103	6.00	\$101	\$214.18	2005 Chrysler Pacifica
				6.00			
				6.00			
				6.00			

STD - SECURED DEBTS @ 100%

Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				6.00			
				6.00			
				6.00			
				6.00			
				6.00			

ATTORNEY FEE (Unpaid part)

Amount

Law Offices of John T. Orcutt, P.C. **\$2,800**

SECURED TAXES

Secured Amt

IRS Tax Lien

UNSECURED PRIORITY DEBTS

Amount

IRS Taxes

State Taxes

Personal Property Taxes **\$186**

Alimony or Child Support Arrearage

CO-SIGN PROJECT (Pay 100%) Int.% Payoff Amt

All Co-Sign Protect Debts (See*)

GENERAL NON-PRIORITY UNSECURED

Amount

DMI= **None(\$0)** None(\$0)

Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **\$1,019** per month for **60** months, then

\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **13.44** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD_(New_DeSardi) (6/24/09) © John T. Orcutt

CERTIFICATE OF SERVICE

I, Charlene Free, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Charlene Free

Charlene Free

North Carolina Department of Revenue c/o NC Department of Justice Post Office Box 629 Raleigh, NC 27602-0629	Internal Revenue Service*** Post Office Box 21126 Philadelphia, PA 19114-0326	Citifinancial Auto** Bankruptcy Department PO Box 9579 Coppell, TX 75019-9578
Employment Security Commission Attn: Benefit Payment Control Post Office Box 26504 Raleigh, NC 27611-6504	Atlantic Credit & Finance Inc.*** Post Office Box 13386 Roanoke, VA 24033-3386	Credit Bureau of Greensboro** Post Office Box 26140 Greensboro, NC 27402-0040
Credit Bureau Post Office Box 26140 Greensboro, NC 27402	BB&T PO Box 698 Wilson, NC 27894-0698	HSBC Auto Finance ** Post Office Box 17903 San Diego, CA 92177-7903
NC Child Support Centralized Collections Post Office Box 900006 Raleigh, NC 27675-9006	BB&T Customer Service P.O. Box 30495 Tampa, FL 33630	HSBC/BOSCOV PO BOX 4274 Reading, PA 19606
Equifax Information Systems LLC P.O. Box 740241 Atlanta, GA 30374-0241	Belk*** c/o GE Money Bank Attn: Bankruptcy Dept Post Office Box 103104 Roswell, GA 30076	Internal Revenue Service (MD)** Post Office Box 21126 Philadelphia, PA 19114-0326
Experian P.O. Box 2002 Allen, TX 75013-2002	Beneficial Customer Service** Post Office Box 3425 Buffalo, NY 14240	Interstate Credit Collections Post Office Box 3136 Winston Salem, NC 27102-3136
Innovis Data Solutions Attn: Consumer Assistance P.O. Box 1534 Columbus, OH 43216-1534	Boscov's** Retail Services PO Box 15521 Wilmington, DE 19850-5521	JC Penney ** C/o GE Money Bank ATTN: Bankruptcy Dept Post Office Box 103104 Roswell, GA 30076-3104
Trans Union Corporation P.O. Box 2000 Crum Lynne, PA 19022-2000	Citibank (South Dakota), NA Post Office Box 6497 Des Moines, IA 50368-9025	Lowe's*** C/o GE Money Bank ATTN: Bankruptcy Department PO Box 103104 Roswell, GA 30076
ChexSystems Attn: Consumer Relations 7805 Hudson Road, Ste. 100 Woodbury, MN 55125	CitiFinancial Auto P.O. Box 3050 Coraopolis, PA 15108	NC Department of Revenue Post Office Box 25000 Raleigh, NC 27640-0002

Peebles **
C/o WFNNB
PO Box 182125
Columbus, OH 43218-2125

Wells Fargo Home Mortgage
Post Office Box 14411
Des Moines, IA 50306-3411

Person County Tax Collector
105 South Main Street
P.O. Box 1701
Roxboro, NC 27573

Wells Fargo Home Mortgage
P.O. Box 9039
Temecula, CA 92589-9039

Sears
Post Office Box 6282
Sioux Falls, SD 57117-6282

Sears/Citi
8725 West Sahara Avenue
The Lakes, NV 89163

Sessoms & Rogers P.A.
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